

IN THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently amended) A method of transferring a sum of money from a customer to a beneficiary via a money-transfer service and an electronic communications network, said method comprising: said customer accessing said money-transfer service via said electronic communications network; transmitting a data-input document from said money-transfer service to said customer via said electronic communications network; said customer entering transaction data into said data-input document to record the amount of said sum of money to be transferred, an identification of said customer, an identification of said beneficiary, and basic payment data for said money-transfer service to use in collecting said sum of money; transmitting said transaction data from said customer to said money-transfer service via said electronic communications network; said money-transfer service collecting said sum of money in accordance with said basic payment data; providing said customer with a unique fund-pick-up code; and said customer informing said beneficiary of said unique fund-pick-up code.

2. (Original) The method of claim 1 wherein said electronic communications network includes the Internet, and the step of accessing said money-transfer service includes transmitting an access request from said customer to said money-transfer service via said Internet.

3. (Original) The method of claim 2 wherein the steps of transmitting said access request and transmitting said data-input document comprise said customer opening a web page provided by said money-transfer service.

4. (Original) The method of claim 3 further including said customer having an IP (Internet Protocol) address and said money-transfer service recording said IP address in response to said customer accessing said money-transfer service.

5. (Original) The method of claim 4 further including said money-transfer service creating a transaction record including said IP address, said transaction data and said unique fund-pick-up code.

6. (Original) The method of claim 5 further including said money-transfer service transmitting a transaction confirmation request to said customer via said Internet.

7. (Original) The method of claim 6 wherein said electronic communications network includes the PSTN (Public Switched Telephone Network), and further including said customer contacting said money-transfer service via said PSTN to obtain said unique fund-pick-up code.

8. (Cancelled).

9. (Currently Amended) The method of claim 7 ~~8~~ wherein the step of said customer contacting said money-transfer service via said PSTN includes said customer informing said money-transfer service of additional payment data.

10. (Original) The method of claim 9 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of informing said money-transfer service of additional payment data includes revealing a unique payment code associated with said customer account.

11. (Original) The method of claim 10 wherein the step of contacting said money-transfer service includes said customer communicating with an operator via said PSTN.

12. (Currently Amended) The method of claim 7 wherein the step of said customer entering data includes entering additional payment data.

13. (Original) The method of claim 12 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of entering additional payment data includes entering a unique payment code associated with said customer.

14. (Currently amended) A method of transferring a sum of money from a customer to a beneficiary via the Internet and an online money-transfer service, said method comprising: said customer accessing said money-transfer service via said Internet and an Internet-access device; transmitting a data-input document from said online money-transfer service to said customer via said Internet; opening said data-input document on said Internet-access device; said customer entering transaction data into said data input document to record the amount of said sum of money to be transferred, an identification of said customer, an identification of said beneficiary, and basic payment data for said online money-transfer service to use in collecting said sum of money; transmitting said transaction data from said Internet-access device to said online money-transfer service via said Internet; providing said customer with a unique fund-pick-up code; and said customer informing said beneficiary of said unique fund-pick-up code.

15. (Original) The method of claim 14 further including said Internet-access device having an IP (Internet Protocol) address and said online money-transfer service recording said IP address.

16. (Original) The method of claim 15 further including said online money-transfer service creating a transaction record including said IP address, said transaction data and said unique fund-pick-up code.

17. (Original) The method of claim 16 further including said online money-transfer service transmitting a transaction confirmation request to said Internet-access device via said Internet.

18. (Original) The method of claim 17 further including said online money-transfer service and said customer connected to the PSTN (Public Switched Telephone Network) having an ANI (automatic number identification) service for transmitting an ANI signal to a called party, and further including said customer placing a telephone call to said online money-transfer service via said PSTN to obtain said unique fund-pick-up code.

19. (Original) The method of claim 18 wherein said transaction data includes the customer's telephone number, and the step of said customer placing a telephone call to said online money-transfer service includes said online money-transfer service looking for a match between said ANI signal and said customer's telephone number, and said online money-transfer service informing said customer of said unique fund-pick-up code.

20. (Cancelled).

21. (Currently Amended) The method of claim ~~19~~ 20 wherein the step of said customer placing a telephone call to said online money-transfer service includes said customer informing said online money-transfer service of additional payment data for use with said basic payment data in the step of collecting said sum of money.

22. (Original) The method of claim 21 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of informing said online money-transfer service of additional payment data includes revealing a unique payment code associated with said customer account.

23. (Original) The method of claim 22 wherein the step of placing a telephone call to said online money-transfer service includes said customer verbally communicating with an operator via said PSTN.

24. (Currently Amended) The method of claim 19 ~~20~~ wherein the step of said customer entering transaction data includes entering additional payment data for use with said basic payment data in the step of collecting said sum of money, and wherein said basic payment data includes an identification of a customer account at a payment institution and said additional payment data includes a unique payment code associated with said customer account.

25. (Currently Amended) A money-transfer system, for transferring a sum of money from a customer to a beneficiary, comprising: an electronic communications network; a money-transfer service connected to said electronic communications network, said money-transfer service including document means, for transmitting transaction documents to said customers via said electronic communications network, and database means, for storing transaction data received via said electronic communications network, and wherein said transaction data includes the amount of said sum of money to be transferred, an identification of said customer, an identification of said beneficiary, basic payment data for said money-transfer service to use in collecting said sum of money, and a fund-pick-up code; and a plurality of customer communication systems connected to said electronic communications network, each of said

customer communication systems comprising an access means, for receiving said transaction documents and said fund-pick-up code from said money-transfer service, a data-input means, for inputting transaction data into said transaction documents, a transmission means, for transmitting transaction data to said money-transfer service via said electronic communications network, a fund-pick-up means, for receiving said fund-pick-up code, and a beneficiary means, for said customer to informing inform said beneficiary of said fund-pick-up code.

26. (Original) The system of claim 25 wherein said electronic communications network includes the Internet and each of said customer communication systems includes an Internet-access apparatus.

27. (Original) The system of claim 26 wherein said Internet-access apparatus includes a web browser and a display, said money-transfer service includes a web-based server, and said document means includes means for transmitting said transaction documents as HTML (Hypertext Markup Language) documents capable of being rendered on said display via said web browser.

28. (Original) The system of claim 27 wherein said electronic communications network includes the PSTN (Public Switched Telephone Network) and each of said customer communication systems includes a DTMF (Dual-Tone, Multiple Frequency) access device connected to said PSTN.

29. (Original) The system of claim 28 wherein said server includes means for communicating with said customer via said PSTN and said DTMF access device to receive additional payment data via DTMF signals, and to provide said customer with said fund-pick-up number via an audio transmission to said DTMF access device.

30. (Original) The system of claim 29 wherein said PSTN includes an ANI (automatic number identification) signal generator, said identification of said customer includes a customer's telephone number and IP (Internet protocol) address, and said server includes means for matching said ANI signal with said customer's telephone number.

31. (New) The method of claim 1, comprising said beneficiary using said unique fund-pick-up code to acquire a financial instrument representing said transferred sum of money.

32. (New) The method of claim 1, comprising said customer entering into said data input document a currency type used by said customer and a currency type used by said beneficiary.

33. (New) The system of claim 25, wherein said transaction data further includes a currency type used by said customer and a currency type used by said beneficiary.